

UNITED STATES BANKRUPTCY COURT  
FOR THE  
DISTRICT OF VERMONT

IN RE:

MICHAEL J. BETIT  
Debtor

)  
) Case No.: 10-10477 cab  
) Chapter 12

**OBJECTION TO PROPOSED CHAPTER 12 PLAN  
AND CONFIRMATION THEREOF**

TD Bank, N.A. (hereinafter "Lender"), secured creditor in the above-entitled Bankruptcy proceeding, objects to the confirmation of that certain Chapter 12 Plan dated August 3, 2010 proposed by Debtor Michael J. Betit. In support of the Objection, the Lender states as follows.

1. Debtor executed and delivered to Capitol City Auto Mart Inc. a Retail Installment Contract and Security Agreement dated September 12, 2008 (the "Contract") pursuant to which the Debtor borrowed \$26,774.50 to purchase a 2005 Chevrolet Silverado VIN No. 1GCHK29285E321906 (the "Vehicle"). The Contract was assigned to the Bank. A copy of the Contract is annexed hereto as Exhibit A and made a part hereof.
2. The Bank was granted a security interest in the Vehicle, as evidenced by the Contract and Certificate of Title annexed hereto as Exhibit B and made a part hereof.
3. Debtor is in default of the Contract, as monthly payments are due for the payments due February 12, 2010 through March 12, 2010 prepetition and for April 12, 2010 through August 12, 2010 post petition, totaling \$925.86 pre petition with late fee of \$154.83 pre petition and post petition payments totaling \$2,314.65.
4. The current payoff of the loan as of August 23, 2010 is \$23,081.04 with a per diem of \$4.51.
5. The plan filed in this case proposes to pay the Lender \$10,000 for the Vehicle at 4.50% interest over 60 months.
6. Debtor values the property at \$10,000 in his petition.
7. The Lender believes based on its information that the Vehicle is undervalued in the Plan.

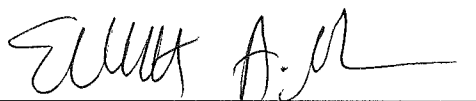
8. The NADA Official Used Car Guide for Tuesday August 24, 2010 provides for a value of "Low Auction Value of \$12,000, "Average Auction Value of \$15,575" and "High Auction Value of \$19,175". See Exhibit C annexed hereto and made a part hereof.
9. Pursuant to Manheim.com/Internet MMR, for week ending August 18, 2010 National for a 2005 Chevrolet 2500HD Silverado Pickup 4wd V8, the value is Auction Above: \$20,200; Average: \$17,300; Below: \$14,350 and Est. Retail Above \$24,900; Average: \$21,900; Below: \$18,900. See Exhibit D annexed hereto and made a part hereof.
10. Market value of the Vehicle should be closer to the estimated retail and should be what Debtor pays for the Vehicle in the plan.

The plan should not be confirmed as proposed as the Vehicle is undervalued.

Dated at Rutland, Vermont this 24<sup>th</sup> day of August, 2010.

TD BANK, N.A.

By:



Elizabeth A. Glynn, Esquire  
Ryan Smith & Carbine, Ltd.  
PO Box 310  
Rutland, Vermont 05702

324/709/357697

# **EXHIBIT A**

UTAH# 2129

<b>RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT</b> No. <u>403795</u> Date <u>09/12/2008</u>	Seller <b>CAPITOL CITY AUTO MART INC</b> 1162 US ROUTE 2 BERLIN, VT 05602 "We" and "us" mean the Seller above, its successors and assigns.	Buyer <b>MICHAEL J. BETIT</b> 326 CHANDLER POND ROAD SOUTH WHELOCK ROAD VT 05 "You" and "your" mean each Buyer above, and guarantor, jointly and individually.
--	---	---

SALE: You agree to purchase from us, on a time basis, subject to the terms and conditions of this contract and security agreement (Contract), the Motor Vehicle (Vehicle) and services described below. The Vehicle is sold in its present condition, together with the usual accessories and attachments.

Description of Year 2005 VIN 1GCHK29285E321906 Other: **SEP 15 2008**  
 Motor Vehicle Make CHEVROLET Ltr. No./Year  
 Purchased Model SILVERADO ☐ New ☒ Used

Description of Trade-In 2003 CHEVROLET 2500 2GCEK19V431261919

SECURITY: To secure your payment and performance under the terms of this Contract, you give us a security interest in the Vehicle, all accessories, attachments, accessories, and equipment placed in or on the Vehicle, together called Property, and proceeds of the Property. You also assign to us and give us a security interest in proceeds and premium refunds of any insurance and service contracts purchased with this Contract.

PROMISE TO PAY AND PAYMENT TERMS: You promise to pay us the principal amount of \$ 26774.50, plus finance charges accruing on the unpaid balance at the rate of 7.5000 % per year from today's date until maturity. Finance charges accrue on a 365/365 day basis. After maturity, or after you default and we demand payment, we will earn finance charges on the unpaid balance at 7.5000 % per year. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the TRUTH IN LENDING DISCLOSURES. You also agree to pay any additional amounts according to the terms and conditions of this Contract.

DOWN PAYMENT: You also agree to pay, or apply to the Cash Price, on or before today's date, any cash, rebate and net trade-in value described in the ITEMIZATION OF AMOUNT FINANCED. ☐ You agree to make deferred payments as part of the cash down payment as reflected in your Payment Schedule.

## TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid when you have made all scheduled payments.	TOTAL SALE PRICE The total cost of your purchase on credit, including your down payment of
7.50 %	\$ 6556.46	\$ 26774.50	\$ 33330.96	\$ 0.00
Payment Schedule: Your payment schedule will be				
Number of Payments	Amount of Payments	When Payments Are Due		
72	462.93	Monthly Beginning: 10/12/08		

Security: You are giving a security interest in the Motor Vehicle purchased.  
 Late Charge: If all or any portion of a payment is not paid within 10 days of its due date, you will be charged a late charge of 5% of the unpaid amount of the payment due.  
 Prepayment: If you pay off this Contract early, you will not have to pay a penalty.  
 Contract Provisions: You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.  
 Filing Fees \$ 7.00

CREDIT INSURANCE: Credit life, credit disability (accident and health), and any other insurance coverage quoted below, are not required to obtain credit and we will not provide them unless you sign and agree to pay the additional premium. If you want such insurance, we will obtain it for you (if you qualify for coverage). We are quoting below ONLY the coverages you have chosen to purchase.

Credit Life: Insured N/A  
☐ Single ☐ Joint Prem. \$ N/A Term N/A  
 Credit Disability: Insured N/A  
☐ Single ☐ Joint Prem. \$ N/A Term N/A

Your signature below means you want (only) the insurance coverage(s) quoted above. If none are quoted, you have declined any coverages we offered.

Buyer [Signature] Date 09/12/2008 Buyer [Signature] Date 09/12/2008

PROPERTY INSURANCE: You must insure the Property securing this Contract. You may purchase or provide the insurance through any insurance company reasonably acceptable to us. The collision coverage deductible may not exceed \$ N/A. If you get insurance from or through us you will pay \$ N/A for N/A of coverage.

This premium is calculated as follows:  
☐ \$ N/A Deductible, Collision Coverage \$ N/A  
☐ \$ N/A Deductible, Comprehensive Cov. \$ N/A  
☐ Fire/Theft and Combined Additional Coverage \$ N/A  
☐ N/A \$ N/A

Liability Insurance coverage for bodily injury and motor vehicle damage caused to others is not included in this Contract unless checked and indicated.

☒ SINGLE-INTEREST INSURANCE: You must purchase single-interest insurance as part of this sale transaction. You may purchase the coverage from a company of your choice, reasonably acceptable to us. If you buy the coverage from or through us, you will pay \$75.00 for the term of the contract of coverage.

☐ SERVICE CONTRACT: With your purchase of the Vehicle, you agree to purchase a Service Contract to cover \_\_\_\_\_.

\_\_\_\_\_ This Service Contract will be in effect for \_\_\_\_\_.

ASSIGNMENT: This Contract and Security Agreement is assigned to TD Bank, N.A.

The Assignee, phone \_\_\_\_\_, This assignment is made ☐ under the terms of a separate agreement. ☒ under the terms of the ASSIGNMENT BY SELLER on page 2. ☐ This assignment is made with recourse.

Seller: By [Signature] Date 09/12/2008

## ITEMIZATION OF AMOUNT FINANCED

Vehicle Price (incl. accessories) \$ N/A \$ 23965.00  
 Manufacturer's Rebate \$ N/A  
 Cash Price \$ 23965.00  
 Cash Down Payment \$ N/A  
 Deferred Down Payment \$ N/A  
 a. Total Cash \$ N/A  
 b. Trade-In Allowance \$ 1500.00  
 c. Less: Amount owing \$ 2646.10  
 Paid to (includes i.): **CITIZENS AUTO FINANCE**  
 d. Net Trade-In (b. minus c.) \$ -1146.10  
 e. Net Cash/Trade-In (a. plus d.) \$ -1146.10  
 f. Amount to Finance line e. (if e. is negative) \$ 1146.10  
 Down Payment (a.; disclose as \$0 if negative) \$ 0.00  
 Unpaid Balance of Cash Price \$ 25111.10  
 Service Contract, Paid to: N/A \$ N/A  
 Paid to Public Officials for - Filing Fees \$ 7.00  
 LIC/REG/TITL - Purchase & use tax \$ 1358.40  
 - Other \$ 48.00  
 Insurance Premiums\* \$ N/A  
 To: ADMINISTRATION FEE \$ 175.00  
 To: VSI \$ 75.00  
 To: N/A \$ N/A  
 To: N/A \$ N/A  
 To: N/A \$ N/A  
 To: N/A \$ N/A  
 To: N/A \$ N/A  
 Total Other Charges/Amounts Pd. to Others \$ 1663.40  
 Less: Prepaid Finance Charges \$ N/A  
 Amount Financed \$ 26774.50

\*We may retain or receive a portion of this amount.

## NOTICE TO RETAIL BUYER

Do not sign this Contract in blank. You are entitled to a copy of the Contract at the time you sign. Keep it to protect your legal rights.

NOTICE TO CO-SIGNER: YOUR SIGNATURE ON THE NOTE MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.

BY SIGNING BELOW BUYER AGREES TO THE TERMS ON PAGES 1 AND 2 OF THIS CONTRACT AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS CONTRACT.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this Contract and retain its right to receive a part of the Finance Charge.

Buyer: [Signature] Date 09/12/2008

Signature [Signature] Date \_\_\_\_\_

Signature [Signature] Date \_\_\_\_\_

Signature [Signature] Date \_\_\_\_\_

Signature [Signature] Date \_\_\_\_\_

Signature [Signature] Date \_\_\_\_\_

Signature [Signature] Date \_\_\_\_\_

Signature [Signature] Date \_\_\_\_\_

Signature [Signature] Date \_\_\_\_\_

Signature [Signature] Date \_\_\_\_\_

# ADDITIONAL TERMS OF THIS CONTRACT AND SECURITY AGREEMENT

**GENERAL TERMS:** You have been given the opportunity to purchase the Vehicle and described services for the Cash Price or the Total Sale Price. The Total Sale Price is the total price of the Vehicle and any services if you buy them over time. You agreed to purchase the items over time. The Total Sale Price shown in the TRUTH IN LENDING DISCLOSURES assumes that all payments will be made as scheduled. The actual amount you will pay may be more or less depending on your payment record.

We do not intend to charge or collect, and you do not agree to pay, any finance charge or fee, that is more than the maximum amount permitted for this sale by state or federal law. If you pay a finance charge or fee that is contrary to this provision, we will, instead, apply it first to reduce the principal balance, and when the principal has been paid in full, refund it to you.

You understand and agree that we (or our affiliate) will earn commissions or fees on any insurance products, and may earn such fees on other services that you buy through us or our affiliate.

If any section or provision of this Contract is not enforceable, the other terms will remain part of this Contract.

**PREPAYMENT:** You may prepay this Contract in full or in part at any time. Any partial prepayment will not excuse any later scheduled payments until you pay in full.

A refund of any prepaid, unearned insurance premiums may be obtained from us or from the insurance company named in your policy or certificate of insurance.

**OWNERSHIP AND DUTIES TOWARD PROPERTY:** By giving us a security interest in the Property, you represent and agree to the following:

- Our security interest will not extend to consumer goods unless you acquire rights to them within 10 days after we enter into this Contract, or they are installed in or affixed to the Vehicle.
- You will defend our interests in the Property against claims made by anyone else. You will do whatever is necessary to keep our claim to the Property ahead of the claim of anyone else.
- The security interest you are giving us in the Property comes ahead of the claim of any other of your general or secured creditors. You agree to sign any additional documents or provide us with any additional information we may require to keep our claim to the Property ahead of the claim of anyone else. You will not do anything to change our interest in the Property.
- You will keep the Property in your possession in good condition and repair. You will use the Property for its intended and lawful purposes. Unless otherwise agreed in writing, the Property will be located at your address listed on page 1 of this Contract.
- You will not attempt to sell the Property (unless it is properly identified inventory) or otherwise transfer any rights in the Property to anyone else, without our prior written consent.
- You will pay all taxes and assessments on the Property as they become due.
- You will notify us of any loss or damage to the Property. You will provide us reasonable access to the Property for the purpose of inspection. Our entry and inspection must be accomplished lawfully, and without breaching the peace.

**DEFAULT:** You will be in default on this Contract if any one of the following occurs (except as prohibited by law):

- You fail to perform any obligation that you have undertaken in this Contract.
  - We, in good faith, believe that you cannot, or will not, pay or perform the obligations you have agreed to in this Contract.
- If you default, you agree to pay court costs, disbursements, and reasonable attorneys' fees if referred to an attorney not a salaried employee of the contract holder. You also agree to pay actual and reasonable out-of-pocket expenses incurred after referral in connection with the delinquency, repossession or foreclosure, including but not limited to storage charges, reconditioning expenses and collection expenses.

If an event of default occurs as to any one of you, we may exercise our remedies against any or all of you.

**REMEDIES:** If you are in default on this Contract, we have all of the remedies provided by law and this Contract:

- We may require you to immediately pay us, subject to any refund required by law, the remaining unpaid balance of the amount financed, finance charges and all other agreed charges.
- We may pay taxes, assessments, or other fees or make repairs to the Property if you have not done so. We are not required to do so. Any amount we pay will be added to the amount you owe us and will be due immediately. This amount will earn finance charges from the date paid at the post-maturity rate described in the PROMISE TO PAY AND PAYMENT TERMS section until paid in full.
- We may require you to make the Property available to us at a place we designate that is reasonably convenient to you and us.
- We may immediately take possession of the Property by legal process or self-help, but in doing so we may not breach the peace or unlawfully enter onto your premises. We may then sell the Property and apply what we receive as provided by law to our reasonable expenses and then forward your obligations.
- Except when prohibited by law, we may sue you for additional amounts if the proceeds of a sale do not pay all of the amounts you owe us.

By choosing any one or more of these remedies, we do not waive our right to later use another remedy. By deciding not to use any

remedy, we do not give up our right to consider the event a default if it happens again.

You agree that if any notice is required to be given to you of an intended sale or transfer of the Property, notice is reasonable if mailed to your last known address, as reflected in our records, at least 10 days before the date of the intended sale or transfer (or such other period of time as is required by law).

You agree that, subject to your right to recover such property, we may take possession of personal property left in or on the Property securing this Contract and taken into possession as provided above.

**INSURANCE:** You agree to buy property insurance on the Property protecting against loss and physical damage and subject to a maximum deductible amount indicated in the PROPERTY INSURANCE section, or as we will otherwise require. You will name us as loss payee on any such policy. In the event of loss or damage to the Property, we may require additional security or assurances of payment before we allow insurance proceeds to be used to repair or replace the Property. You agree that if the insurance proceeds do not cover the amounts you still owe us, you will pay the difference. You may purchase or provide the insurance through any insurance company reasonably acceptable to us. You will keep the insurance in full force and effect until this Contract is paid in full.

If you fail to obtain or maintain this insurance, or name us as a loss payee, we may obtain insurance to protect our interest in the Property. This insurance may include coverages not required of you. This insurance may be written by a company other than one you would choose. It may be written at a rate higher than a rate you could obtain if you purchased the property insurance required by this Contract. We will add the premium for this insurance to the amount you owe us. Any amount we pay will be due immediately. This amount will earn finance charges from the date paid at the post-maturity rate described in the FROMISE TO PAY AND PAYMENT TERMS section until paid in full.

**OBLIGATIONS INDEPENDENT:** Each person who signs this Contract agrees to pay this Contract according to its terms. This means the following:

- You must pay this Contract even if someone else has also signed it.
- We may release any co-buyer or guarantor and you will still be obligated to pay this Contract.
- We may release any security and you will still be obligated to pay this Contract.
- If we give up any of our rights, it will not affect your duty to pay this Contract.
- If we extend new credit or renew this Contract, it will not affect your duty to pay this Contract.

**WARRANTY:** Warranty information is provided to you separately.

**WAIVER:** To the extent permitted by law, you agree to give up your rights to require us to do certain things. We are not required to: (1) demand payment of amounts due; (2) give notice that amounts due have not been paid, or have not been paid in the appropriate amount, time or manner; or, (3) give notice that we intend to make, or are making, this Contract immediately due.

## THIRD PARTY AGREEMENT

By signing below you agree to give us a security interest in the Property described in the SALE section. You also agree to the terms of this Contract, including the WAIVER section above, except that you will not be liable for the payments it requires. Your interest in the Property may be used to satisfy the Buyer's obligation. You agree that we may renew, extend, change this Contract, or release any party or property without releasing you from this Contract. We may take these steps without notice or demand upon you.

You acknowledge receipt of a completed copy of this Contract.

Signature

Date

**NOTICE:** ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

IF YOU ARE BUYING A USED VEHICLE, THE INFORMATION YOU SEE ON THE WINDOW FORM FOR THIS VEHICLE IS PART OF THIS CONTRACT. INFORMATION ON THE WINDOW FORM OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.

## ASSIGNMENT BY SELLER

Seller sells and assigns this Retail Installment Contract and Security Agreement (Contract), to the Assignee, its successors and assigns, including all its rights, title and interest in this Contract, and any guarantee executed in connection with this Contract. SELLER gives Assignee full power, either in its own name or in Seller's name, to take all legal or other actions which Seller could have taken under this Contract (SEPARATE AGREEMENT: If this Assignment is made "under the terms of a separate agreement" as indicated on page 1, the terms of this assignment are described in a separate writing(s) and not as provided below.)

Seller warrants:

- This Contract represents a sale by Seller to Buyer on a time price basis and not on a cash basis.
- The statements contained in the Contract are true and correct.
- The down payment was made by the Buyer in the manner stated on page 1 of this Contract and, except for the application of any manufacturer's rebate, no part of the down payment was loaned or paid to the Buyer by Seller or Seller's representatives.
- This sale was completed in accordance with all applicable federal and state laws and regulations.
- This Contract is valid and enforceable in accordance with its terms.
- The names and signatures on this Contract are not forged, fictitious or assumed, and are true and correct.
- This Contract is vested in the Seller free of all liens, is not subject to any claims or defenses of the Buyer, and may be sold or assigned by the Seller.
- A completely filled-in copy of this Contract was delivered to the Buyer at the time of execution.
- The Vehicle has been delivered to the Buyer in good condition and has been accepted by Buyer.
- Seller has or will perfect a security interest in the Property in favor of the Assignee.

If any of these warranties is breached or untrue, Seller will, upon Assignee's demand, purchase this Contract from Assignee. The purchase shall be in cash in the amount of the unpaid balance (including finance charges) plus the costs and expenses of Assignee, including attorneys' fees.

Seller will indemnify Assignee for any loss sustained by it because of judicial set-off or as the result of a recovery made against Assignee as a result of a claim or defense Buyer has against Seller.

Seller waives notice of the acceptance of this Assignment, notice of non-payment or non-performance and notice of any other remedies available to Assignee.

Assignee may, without notice to Seller, and without affecting the liability of Seller under this Assignment, compound or release any rights against, and grant extensions of time for payment to be made, to Buyer and any other person obligated under this Contract.

UNLESS OTHERWISE INDICATED ON PAGE 1, THIS ASSIGNMENT IS WITHOUT RECOURSE.

WITH RECOURSE: If this Assignment is made "with recourse" as indicated on page 1, Assignee takes this Assignment with certain rights of recourse against Seller. Seller agrees that if the Buyer defaults on any obligation of payment or performance under this Contract, Seller will, upon demand, repurchase this Contract for the amount of the unpaid balance, including finance charges, due at that time.

# **EXHIBIT B**

# VERMONT CERTIFICATE OF TITLE

## STATE OF VERMONT DEPARTMENT OF MOTOR VEHICLES

VEHICLE/HULL IDENTIFICATION NO. 1GCHK29285E321906				YEAR 05	MAKE CHEV	BODY/HULL TYPE 4C	MODEL LINE TK	WEIGHT/LENGTH 05392
AXLES 2	FUEL DIES	NO. CYL 08	NEW/USED USED	DATE PURCHASED 09/12/08	METER READING 59574 MLS			OWNERSHIP
DATE TITLED 09/23/08		TITLE NO. 0923084004056		ASSIGNMENT OF TITLE NO. VALIDATES THIS CERTIFICATE				

NAME(S) & ADDRESS(ES) OF VEHICLE/VESSEL OWNER(S)

BETIT, MICHAEL, JOHN  
326 CHANDLER POND RD  
S WHEELLOCK, VT 05851

987  
D-508003943331

FIRST LIENHOLDER NAME & ADDRESS      DATE OF FIRST LIEN  
TD BANK, NA      09/12/08  
PO BOX 1377  
LEWISTON, ME 04243

### RELEASE OF LIENS

(FIRST LIEN) INTEREST IN THE ABOVE DESCRIBED VEHICLE/VESSEL/ SNOWMOBILE IS HEREBY RELEASED	AUTHORIZED SIGNATURE	DATE
(SECOND LIEN) INTEREST IN THE ABOVE DESCRIBED VEHICLE/VESSEL/ SNOWMOBILE IS HEREBY RELEASED	AUTHORIZED SIGNATURE	DATE



VOID IF ALTERED

THIS IS YOUR CERTIFICATE OF TITLE. KEEP IN A SAFE PLACE.

# **EXHIBIT C**



**NADA Official Used Car Guide**  
**Tuesday, August 24, 2010**

**Vehicle Summary NADA Auction Value**

**Period:** Data Period: 8/23/2010 - 8/29/2010  
**Region:** New England  
**Vehicle Description:** 2005 CHEVROLET TRUCK  
Silverado 2500 HD-V8  
Extended Cab LT 4WD  
**Mileage:** 125,000  
**Reference #:**  
**VIN:** 1GCHK29285E321906

	<u>Low</u> <u>Auction</u> <u>Value</u>	<u>Average</u> <u>Auction</u> <u>Value</u>	<u>High</u> <u>Auction</u> <u>Value</u>
<b>NADA Adjusted Value*:</b>	\$12,000	\$15,575	\$19,175

**Options:**  
Turbo Diesel Engine

\*Auction values displayed include typical equipment and adjustments for mileage and any of the following applicable accessories: engine size, drivetrain, and trim.

NADA assumes no responsibility or liability for any errors or omissions  
or any revisions or additions made by anyone on this report.  
All NADA values are reprinted with permission of  
NADA Used Car Guide, NADASC.

# **EXHIBIT D**

## Vehicle Identification

Search:		Select Country:	US
Year:	2005	Select Region:	National
Make:	CHEVROLET	Seasonal Adjustment:	No
Model:	2500HD SILVERADO PICKUP 4WD V8		
Style:	EXT CAB 6.6L TDSL LT		

## Auction Averages

Zeroes Indicate No Recent Auction Sales. See "Transactions"						
For Week Ending Aug 18						
	Above	Average	Below	Jun 2010	Feb 2010	Aug 2009
Sale Price	\$20,766	\$16,300	\$11,834	\$0	\$0	\$20,000
Odometer	58,043	109,370	160,697	0	0	63,419
Total Sold All		1		0	0	4

Average Auction Odometer 110945

Prices are based on more transactions than shown under 'Transactions', above.				
Aug 23 - Aug 30 2010				
	Above	Average	Below	
Auction	\$20,200	\$17,300	\$14,350	Insufficient Transactions To Estimate Future Prices
Est. Retail	\$24,900	\$21,900	\$18,900	

Copyright © 1996-2008 Manheim Auctions V 5.4.0

[PRINT](#)
[CLOSE](#)